



Real Estate Investor Package Program for Small Multifamily Dwellings

The SES Master Policy for Small Multifamily Dwellings safeguards your entire residential portfolio under one policy. It's custom built to protect investors with portfolios comprised of residential rental properties and small multifamily dwellings. What's more, our policy enables you to add assets at any time throughout the course of the term, providing valuable flexibility to grow your portfolio.

The real estate investment industry is dynamic and requires a fluid approach to portfolio and risk management. Our program allows you to focus more on your client and less on the day-to-day transactional aspects of property investors.

PROGRAM HIGHLIGHTS

- Coverage in all 50 states (no wind coverage in FL)
- Online bill pay portal
- Flexible billing options and direct bill
- Short application, no ACORD forms needed
- TIMS Online Self-Service Portfolio Manager

COVERAGE HIGHLIGHTS

- \$3 million per building limit
- Available with 90%+ occupancy and vacant ≤ 60 days
- Optional enhanced equipment breakdown coverage
- Various property and GL coverage options available

TARGET CUSTOMERS

- 50 units or fewer
- Three stories or less
- Long-term leases/annual occupancy, no short-term rentals
- 3+ year investment experience
- Investor holds a portfolio of residential rental properties and small multifamily dwellings
- Pacific Northwest, Desert Southwest, and Upper Midwest

YOU MIGHT ALSO BE INTERESTED IN

- Excess/umbrella limits up to \$10 million
- Tenant legal liability
- Master trust programs
- Residential rental program

THE POWER OF SES RISK SOLUTIONS

For three decades, the real estate investment experts at SES Risk Solutions have delivered modern, flexible insurance solutions that provide comprehensive coverage for residential portfolios.

[ses-ins.com](https://www.ses-ins.com)



TO SUBMIT BUSINESS

1. Go to <https://www.ses-ins.com/services/real-estate-investors/application/> to download our application
2. Email your completed application, Excel version SOV, and three years of carrier loss runs to sales@ses-ins.com
3. To find your program contact for more detailed information, please go to <https://www.ses-ins.com/services/real-estate-investors/>

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